

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 15-24894-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Brian G Walcott  
12 High Street  
West Orange, NJ 07052

Social Security No.:  
xxx-xx-5266

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on October 19, 2015.

On 08/19/2016 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Stacey L. Meisel on:

Date: September 28, 2016  
Time: 09:00 AM  
Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A,  
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: August 22, 2016  
JJW: dlr

James J. Waldron  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Brian G Walcott  
 Debtor

Case No. 15-24894-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 185

Page 1 of 3  
 Total Noticed: 86

Date Rcvd: Aug 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2016.

db +Brian G Walcott, 12 High Street, West Orange, NJ 07052-6102  
 cr +PNC BANK, N.A., 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5421  
 515668107 ++ASPIRE VISA, P O BOX 105555, ATLANTA GA 30348-5555  
 (address filed with court: Aspire, PO Box 23007, Columbus, GA 31902-3007)  
 515668102 +Amc Mortgage Services, 505 S Main Street, Orange, CA 92868-4509  
 515668105 +Aspire, PO Box 105555, Atlanta, GA 30348-5555  
 515668108 +Aspire, PO Box 23046, Columbus, GA 31902-3046  
 515668106 Aspire, PO Box 203013, Columbus, GA 31902-3013  
 515668115 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, 4161 Piedmont Parkway, Greensboro, NC 27410)  
 515668109 +Banfield Pet Hospital, 367 Mount Hope Avenue, Rockaway, NJ 07866-1645  
 515668114 +Bank of America, PO Box 17645, Baltimore, MD 21297-1645  
 515668112 Bank of America, PO Box 220411, Greensboro, NC 27420  
 515668113 +Bank of America, PO Box 2240, Brea, CA 92822-2240  
 515668111 Bank of America, PO Box 15168, Wilmington, DE 19850  
 515668118 +Comenity Bank, Attention: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686  
 515668119 +Comenity Bank/Dress Barn, Attention: Bankruptcy, P.O. Box 182686, Columbus, OH 43218-2686  
 515668120 +Comenity Bank/Dress Barn, PO Box 182789, Columbus, OH 43218-2789  
 515668121 +Credit First, NA, 6275 Eastland Road, Brookpark, OH 44142-1399  
 515668122 +Credit First National, PO Box 81344, Cleveland, OH 44188-0001  
 515668123 Credit First, N.A., PO Box 81344, Cleveland, OH 44188-0344  
 515668125 +Credit First/CFNA, 6275 Eastland Rd, Brookpark, OH 44142-1399  
 515668124 +Credit First/CFNA, Bk13 Credit Operations, PO Box 818011, Cleveland, OH 44181-8011  
 515668129 +HSBC, PO Box 98706, Las Vegas, NV 89193-8706  
 515668132 +HSBC Auto Finance / Santander, Santander Consumer USA, PO Box 961245,  
 Fort Worth, TX 76161-0244  
 515668133 +HSBC Auto Finance / Santander, 6602 Convoy Court, San Diego, CA 92111-1009  
 515668134 +HSBC Bank, PO Box 37281, Baltimore, MD 21297-3281  
 515668136 +HSBC Bank Legal Processing, PO Box 1145, Buffalo, NY 14240-1145  
 515668137 +HSBC Mortgage Corporation, 2929 Walden Avenue, Depew, NY 14043-2690  
 515668139 +HSBC Mortgage Services, 636 Grand Regency Boulevard, Brandon, FL 33510-3942  
 515668140 +HSBC Mortgage Services, PO Box 11035, Orange, CA 92856-8135  
 515668135 +Hsbc Bank, Attn: Bankruptcy, PO Box 5213, Carol Stream, IL 60197-5213  
 515804311 Navient Solutions, Inc., Department of Education Loan Services, P.O. Box 9635,  
 Wilkes-Barre, PA 18773-9635  
 515668145 +PNC, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 515668146 +PNC, PO Box 1024, Dayton, OH 45401-1024  
 515668149 +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704  
 515668147 +PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429  
 515668150 +PNC Bank, PO Box 747024, Pittsburgh, PA 15274-7024  
 515668152 PNC Bank, Attn: Mortgage Service Center, PO Box 371458, Summit Hill, PA 18250  
 515668151 +PNC Bank, Attn: Mortgage Service Center, PO Box 3714558, Pittsburgh, PA 15250-0001  
 515668148 +PNC Bank, PO Box 94922, Cleveland, OH 44101-4922  
 515853590 +PNC Bank, National Association, Attn: Bankruptcy Department, 3232 Newmark Drive,  
 Miamisburg, OH 45342-5421  
 515668154 +PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820  
 515668153 +Pnc Mortgage, PO Box 8703, Dayton, OH 45401-8703  
 515668156 +Sallie Mae Bankruptcy, 220 Lasley Avenue, Wilkes Barre, PA 18706-1430  
 515668159 #+Santander Consumer Usa, 8585 N Stemmons Fwy Ste 1100-N, Dallas, TX 75247-3822  
 515668160 +Santander Financial Services, 8585 N. Stemmons Freeway, Dallas, TX 75247-3822  
 515668161 +Santander Financial Services, PO Box 961245, Fort Worth, TX 76161-0244  
 515668162 +Slm Financial Corp, PO Box 9500, Wilkes-barre, PA 18773-9500  
 515668166 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609  
 (address filed with court: US Department of Education AFSA, PO Box 7202, Utica, NY 13504)  
 515668164 +US Department of Education, Atlanta Service Center, Atlanta Federal Center Tower,  
 61 Forsyth Street SW, Room 19T89, Atlanta, GA 30303-8928  
 515668163 +US Department of Education, PO Box 5609, Greenville, TX 75403-5609  
 515668165 +US Department of Education, National Payment Center, PO Box 4142,  
 Greenville, TX 75403-4142  
 515668173 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Circle,  
 Frederick, MD 21701)  
 515668167 +Wells Fargo, PO Box 911, Des Moines, IA 50304-0911  
 515668168 Wells Fargo Bank, PO Box 1225, Charlotte, NC 28201-1225  
 515668169 +Wells Fargo Bank, Attn: National Asset Recovery, PO Box 701, Chesterfield, MO 63006-0701  
 515668170 +Wells Fargo Bank, 420 Montgomery Street, San Francisco, CA 94104-1298  
 515668171 Wells Fargo Card Services, PO Box 10347, Des Moines, IA 50306-0347  
 515668172 +Wells Fargo Home Loans, 1 Home Campus, X20501-01H, Des Moines, IA 50328-0001  
 515668175 +Wells Fargo Home Mortgage, PO Box 10437, Des Moines, IA 50306-0437  
 515668174 Wells Fargo Home Mortgage, 4080 Hallmark Parkway, San Bernardino, CA 92407  
 515668177 World Financial Network Bank, PO Box 659562, San Antonio, TX 78265-9584  
 515668176 World Financial Network Bank, PO Box 659584, San Antonio, TX 78265-9584  
 515668178 World Financial Network National Bank, PO Box 182125, Columbus, OH 43218-2125

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Form ID: 185

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515668179 +Zucker, Goldberg & Ackerman, PO Box 1024, Mountainside, NJ 07092-0024  
515668180 +Zucker, Goldberg and Ackerman, Attorneys AT Law, 200 Sheffield Street - Suite 301,  
PO Box 1024, Mountainside, NJ 07092-0024  
515668181 +Zucker, Goldberg and Ackerman ESQ, Attorneys AT Law, 200 Sheffield Street - Suite 301,  
PO Box 1024, Mountainside, NJ 07092-0024  
515668182 +Zucker, Goldberg and Ackerman PC, Attorneys AT Law, 200 Sheffield Street - Suite 301,  
PO Box 1024, Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 22 2016 23:12:39 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 22 2016 23:12:35 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

515668103 E-mail/Text: bnc@trustamerifirst.com Aug 22 2016 23:12:25  
AmeriFirst Home Improvement Finance, 11171 Mill Valley Road, Omaha, NE 68154  
515668099 +E-mail/Text: ally@ebn.phinsolutions.com Aug 22 2016 23:11:49 Ally Bank, PO Box 380901,  
Minneapolis, MN 55438-0901  
515668100 +E-mail/Text: ally@ebn.phinsolutions.com Aug 22 2016 23:11:49 Ally Bank, PO Box 130424,  
Roseville, MN 55113-0004  
515668098 +E-mail/Text: ally@ebn.phinsolutions.com Aug 22 2016 23:11:49 Ally Bank, PO Box 9001951,  
Louisville, KY 40290-1951  
515668101 +E-mail/Text: ally@ebn.phinsolutions.com Aug 22 2016 23:11:49 Ally Financial,  
PO Box 380901, Bloomington, MN 55438-0901  
515703010 E-mail/Text: ally@ebn.phinsolutions.com Aug 22 2016 23:11:49 Ally Financial,  
PO Box 130424, Roseville, MN 55113-0004  
515668116 +E-mail/Text: dschobel@certifiedcollection.com Aug 22 2016 23:12:24  
Certified Credit & Collection, PO Box 336, Raritan, NJ 08869-0336  
515668126 +E-mail/PDF: pa\_dc\_ed@navient.com Aug 22 2016 23:07:34 Department Of Education,  
PO Box 9635, Wilkes Barre, PA 18773-9635  
515668127 +E-mail/PDF: pa\_dc\_ed@navient.com Aug 22 2016 23:07:10 Department Of Education/navient,  
PO Box 9635, Wilkes Barre, PA 18773-9635  
515668142 +E-mail/Text: bankruptcy@icsystem.com Aug 22 2016 23:13:14 IC Systems, PO Box 64378,  
Saint Paul, MN 55164-0378  
515737582 E-mail/Text: cio.bncmail@irs.gov Aug 22 2016 23:12:04 Internal Revenue Service,  
ACS Support - Stop 5050, PO Box 219236, Kansas City, MO 64121  
515668144 +E-mail/PDF: pa\_dc\_claims@navient.com Aug 22 2016 23:07:08 Navient, PO Box 9500,  
Wilkes Barre, PA 18773-9500  
515668143 +E-mail/PDF: pa\_dc\_claims@navient.com Aug 22 2016 23:07:55 Navient, PO Box 9635,  
Wilkes Barre, PA 18773-9635  
515779127 E-mail/Text: bnc-quantum@quantum3group.com Aug 22 2016 23:12:25  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
515668155 E-mail/PDF: pa\_dc\_claims@navient.com Aug 22 2016 23:07:55 Sallie Mae, PO Box 11509,  
Killeen, TX 76547-1509  
515668157 E-mail/PDF: pa\_dc\_claims@navient.com Aug 22 2016 23:07:10 Sallie Mae Servicing,  
PO Box 4600, Wilkes Barre, PA 18773  
515668158 E-mail/PDF: pa\_dc\_claims@navient.com Aug 22 2016 23:07:08 Sallie Mae Servicing,  
PO Box 4700, Wilkes Barre, PA 18773

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515668104\* ++AMERIFIRST HOME IMPROVEMENT FINANCE, 11171 MILL VALLEY ROAD, OMAHA NE 68154-3933  
(address filed with court: AmeriFirst Home Improvement Finance, 11171 Mill Valley Road,  
Omaha, NE 68154)  
515668110\* +Banfield Pet Hospital, 367 Mount Hope Avenue, Rockaway, NJ 07866-1645  
515668117\* +Certified Credit & Collection, PO Box 336, Raritan, NJ 08869-0336  
515668128\* +Department Of Education/navient, PO Box 9635, Wilkes Barre, PA 18773-9635  
515668131\* HSBC, P.O. Box 17051, Baltimore, MD 21297-1051  
515668138\* +HSBC Mortgage Corporation, 2929 Walden Avenue, Depew, NY 14043-2690  
515737581\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 57, Bensalem, PA 19020)  
515737580\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 724,  
Springfield, NJ 07081-0724)  
515737583\* +Internal Revenue Service, PO Box 309011, AMC 8228, Memphis, TN 38130-9011  
515737579\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
515668130 ##+HSBC, PO Box 17051, Baltimore, MD 21297-1051  
515668141 ##+HSBC Mortgage Services, PO Box 37282, Baltimore, MD 21297-3282

TOTALS: 0, \* 10, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 24, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Frank J. Martone on behalf of Creditor PNC BANK, N.A. bky@martonelaw.com,  
cschlosser@martonelaw.com  
Herbert B. Raymond on behalf of Debtor Brian G Walcott bankruptcyl23@comcast.net,  
jeff.raymond@comcast.net; raymondmail@comcast.net; carol-raymond@comcast.net; bankruptcyattorneys@co  
mcast.net; herbertraymond@gmail.com; carbonell\_c@hotmail.com; kdelyon.raymond@gmail.com  
Joshua I. Goldman on behalf of Creditor PNC Bank, National Association  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 5